

## INTERNATIONAL SEARCH REPORT

International application No.  
PCT/US00/22503

**A. CLASSIFICATION OF SUBJECT MATTER**

IPC(7) : IPC 7 G06F 17/60

US CL : 705/14, 26, 27

According to International Patent Classification (IPC) or to both national classification and IPC

**B. FIELDS SEARCHED**

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705/14, 26, 27

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5,806,044 A (POWELL) 08 September 1998, (08.09.98) abstract, col. 4 lines 40-col. 20 line 20	1-2, 6, 12,14-16,19-21
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Y		3-5,7-10,13 ,17-18
X	US 5,857,175 A (DAY et al.) 05 January 1999 (05.01.99), abstract, col. 3 line15- col. 18 line 25	1-2, 6, 11,22
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Y		3-5,7-10,18

☒ Further documents are listed in the continuation of Box C. ☐ See patent family annex.

* Special categories of cited documents:	*T* later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
*A* document defining the general state of the art which is not considered to be of particular relevance	*X* document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
*E* earlier document published on or after the international filing date	*Y* document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
*L* document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	*g* document member of the same patent family
*O* document referring to an oral disclosure, use, exhibition or other means	
*P* document published prior to the international filing date but later than the priority date claimed	

Date of the actual completion of the international search

21 OCTOBER 2000

Date of mailing of the international search report

27 DEC 2000

Name and mailing address of the ISA/US  
Commissioner of Patents and Trademarks  
Box PCT  
Washington, D.C. 20231

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Authorized officer

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Telephone No. (703) 305-3900

## INTERNATIONAL SEARCH REPORT

International application No.  
PCT/US00/22503

## C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5,740,549 A (REILLY et al.) 14 April 1998 (14.04.98), abstract, col. 2 lines 25-38, col.5 lines 46-col. 6 line 15	5, 13,18
X	US 5,297,026 A (HOFFMAN) 22 March 1994 (22.03.94), abstract, Figs. 1, 2,3	9,10
X	US 6,101,483 A (PETROVICH et al.) 08 August 2000 (08.08.00), abstract, col. 1 lines 13-38, col 3 line 62-col 13 line 6	3-4,17

Atty. Docket No.: 068408.0102  
Express Mail Label No.: EL905245163US  
Date of Deposit with Express Mail: August 15, 2001

**TO THE INTERNATIONAL PRELIMINARY EXAMINATION AUTHORITY  
IPEA/US**

International Application No.: PCT/US00/22503  
International Filing Date: 16 August 2000  
Priority Date: 17 August 1999  
Applicant: Sunil Vasantrao Thakur  
Zulfiqar Noormohammed Momin  
Entitled: BUSINESS SYSTEM

Commissioner for Patents  
Attn: BOX PCT-RO/US  
Washington, D.C. 20231

**RESPONSE TO THE WRITTEN OPINION**

In response to the Written Opinion by the International Preliminary Examining Authority, mailed June 15, 2001, Applicants, by the undersigned attorney and representative, respond to the Written Opinion. The enclosed response includes remarks and an amendment of the claims.

**REMARKS**

Claims 1, 2, 6, 21, and 22 have been withdrawn from this application, and new claims 23-41 have been added to this application. Claims 3, 7, 12 have been amended to place these claims in independent form. In summary, as shown by the enclosed replacement pages, claims 3-5, 7-20, and 23-41 are now present in this application.

According to the Written Opinion, claims 1, 2, 6, 21 lack novelty under PCT Article 33(2) as being anticipated by U.S. Patent No. 5,806,044 to Powell. New independent claim 23 includes the following limitations:

- a.) a host system located remote from the vendor location;
- b.) information about discounts maintained in the host system apparatus for ascertaining applicable discounts for a particular;
- c.) apparatus for ascertaining applicable discounts for a particular consumer/vendor transaction;
- d.) means apart from the magnetic strip card for applying any applicable discounts to the transaction.

Powell has no teaching or suggestion of a host system remote from a vendor location that can be in communication with apparatus at the vendor location.

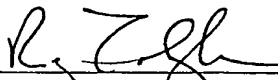
Powell has no teaching or suggestions of using apparatus (which is not the magnetic card strip) to ascertain applicable discount(s) and to apply applicable discount(s) to the transaction. Powell requires that the coupon data be encoded onto a card and that card must be presented at the vendor location. In a system according to the present invention discount data is not encoded not a card; rather the discount information is maintained in and accessible at the host system remote from the vendor location. Powell respectfully submits that the claims submitted here define subject matter new and patentable with respect to the Powell reference.

#### AMENDMENT

The Written Opinion indicates that claims 1, 2, 6, 21, and 22 lack novelty and inventive step. By this amendment, these claims have been withdrawn from this application, and new claims 23-41 have been added to this application. Claims 3, 7, and 12 have been amended to place these claims in independent form. To accomplish these changes, please replace pages 39-42 of the application with the enclosed replacement sheets (pages 39-42/4).

Respectfully submitted,

BAKER BOTTS L.L.P.

By:   
Roger Fulgham  
Registration No. 39,678

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Houston, Texas 77002-4995  
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Fax: (713) 229-2707

Enclosures:

1. Replacement sheets (Pages 39 – 42/4 of the application)

What is claimed

**CLAIMS:**

3. A business system comprising

a magnetic strip card with consumer identifying information encoded thereon said information identifying a consumer desiring to conduct a transaction with a vendor,

a host system that maintains information about discounts from said vendor,

an apparatus for reading information on the magnetic strip card, said apparatus interconnected with and in communication with the host system, and

means for applying any applicable discount related to said transaction for the benefit of said consumer,

wherein the apparatus for reading the information is located at a location of the consumer.

4. The system of claim 3 further comprising

a computer at the location of the consumer for the consumer to communicate with the host system.

5. The system of claim 4 further comprising

means for automatically downloading information to the computer without a request from the consumer.

7. A business system comprising

a magnetic strip card with consumer identifying information encoded thereon said information identifying a consumer desiring to conduct a transaction with a vendor,

a host system that maintains information about discounts from said vendor,

an apparatus for reading information on the magnetic strip card, said apparatus interconnected with and in communication with the host system,

means for applying any applicable discount related to said transaction for the benefit of said consumer,

means at the host system for receiving from the vendor transaction information about said transaction,

means at the host system for storing said transaction information, and

means for calculating a future discount for the consumer based on the transaction information.

8. The system of claim 7 further comprising

means for providing the consumer with information about the future discount.

9. The system of claim 7 further comprising

means for calculating an amount of a retirement account contribution for a consumer based on the transaction information.

10. The system of claim 9 further comprising

means for making a contribution to a retirement account of the consumer based on the calculated amount.

11. The system of claim 4 further comprising

means for providing the consumer with a physical coupon for use in a transaction with the vendor.

12. A business system comprising

a magnetic strip card with consumer identifying information encoded thereon said information identifying a consumer desiring to conduct a transaction with a vendor,

a host system that maintains information about discounts from said vendor,

an apparatus for reading information on the magnetic strip card, said apparatus interconnected with and in communication with the host system,

means for applying any applicable discount related to said transaction for the benefit of said consumer, and

means for determining a pertinent geographic area for the consumer.

13. The system of claim 12 further comprising  
means for displaying for the consumer information about the vendor for  
the determined pertinent geographic area.

5 14. The system of claim 12 further comprising  
means for displaying for the consumer information about a desired  
product or service available in the pertinent geographic area.

10 15. The system of claim 12 further comprising  
means for automatically determining the pertinent geographic area based  
on information about a consumer.

16. The system of claim 15 wherein the information about the consumer includes a  
phone number used by the consumer to contact the host system.

15 17. The system of claim 4 wherein the consumer uses the Internet global  
communications system to contact the host system.

20 18. The system of claim 4 further comprising  
means for automatically downloading to the computer information about  
a vendor without a request from the consumer.

25 19. A business system comprising  
a magnetic strip card with consumer identifying information encoded  
thereon said information identifying a consumer desiring to conduct a transaction with  
a vendor,

a host system that maintains information about discounts from said  
vendor,

30 an apparatus for reading information on the magnetic strip card, said  
apparatus interconnected with and in communication with the host system,

means for applying any applicable discount related to said transaction for  
the benefit of said consumer,

a computer at the location of the consumer for the consumer to  
communicate with the host system,

means for automatically downloading information to the computer without a request from the consumer,

means at the host system for receiving from the vendor transaction information about said transaction,

means at the host system for storing said transaction information,

means for calculating an amount of a retirement account contribution for a consumer based on the transaction information,

means for determining a pertinent geographic area for the consumer, and

means for automatically determining the pertinent geographic area based on information about a consumer to contact the host system.

23. A business system comprising

a magnetic strip card with consumer identifying information encoded thereon said information identifying a consumer desiring to conduct a transaction with a vendor at a vendor location,

a host system remote from the vendor location that maintains information about discount from said vendor,

an apparatus for reading the consumer identifying information on the magnetic strip card, said apparatus interconnected with an in communication with the host system for ascertaining any applicable discount of said discounts, and

means apart from the magnetic strip card for applying any applicable discount of said discounts related to said transaction at the vendor location for the benefit of said consumer.

24. The system of claim 23 wherein the apparatus for reading the information is located at a location of the vendor.

25. The system of claim 23 wherein the apparatus for reading the information is located at a location of the consumer.

26. The system of claim 25 further comprising

a computer at the location of the consumer for the consumer to communicate with the host system.

27. The system of claim 26 further comprising  
means for automatically downloading information to the computer without  
a request from the consumer.

5 28. The system of claim 23 further comprising  
means at the host system for receiving from the vendor transaction  
information about said transaction, and  
means at the host system for storing said transaction information.

10 29. The system of claim 28 further comprising  
means for calculating a future discount for the consumer based on the  
transaction information.

15 30. The system of claim 29 further comprising  
means for providing the consumer with information about the future  
discount.

20 31. The system of claim 29 further comprising  
means for calculating an amount of a retirement account contribution for  
a consumer based on the transaction information.

25 32. The system of claim 31 further comprising  
means for making a contribution to a retirement account of the consumer  
based on the calculated amount.

33. The system of claim 26 further comprising  
means for providing the consumer with a physical coupon for use in a  
transaction with the vendor.

30 34. The system of claim 23 further comprising  
means for determining a pertinent geographic area for the consumer.

35. The system of claim 34 further comprising  
means for displaying for the consumer information about the vendor for  
the determined pertinent geographic area.

5 36. The system of claim 34 further comprising  
means for displaying for the consumer information about a desired product  
or service available in the pertinent geographic area.

37. The system of claim 34 further comprising  
10 means for automatically determining the pertinent geographic area based  
on information about a consumer.

38. The system of claim 37 wherein the information about the consumer includes a  
phone number used by the consumer to contact the host system.

15 39. The system of claim 26 wherein the consumer uses the Internet global  
communications system to contact the host system.

40. The system of claim 26 further comprising  
20 means for automatically downloading to the computer information about  
a vendor without a request from the consumer.

41. A business system comprising  
a magnetic strip card with consumer identifying information encoded  
25 thereon said information identifying a consumer desiring to conduct a transaction with  
a vendor at a vendor location,  
a host system remote from the vendor location that maintains information  
about discounts from said vendor,  
an apparatus for reading the consumer identifying information on the  
30 magnetic strip card, said apparatus interconnected with and in communication with the  
host system for ascertaining any applicable discount of said discounts,  
means apart from the magnetic strip card for applying any applicable  
discount of said discounts related to said transaction at the vendor location for the benefit  
of said consumer,

a computer at the location of the consumer for the consumer to communicate with the host system,

means for automatically downloading information to the computer without a request from the consumer,

5 means at the host system for receiving from the vendor transaction information about said transaction,

means at the host system for storing said transaction information,

means for calculating an amount of a retirement account contribution for a consumer based on the transaction information,

10 means for determining a pertinent geographic area for the consumer, and

means for automatically determining the pertinent geographic area based on information about a consumer to contact the host system.

Attorney Docket No.: 068408.0102  
Express Mail Label No.: EL609945809US  
Date of Deposit with Express Mail: October 12, 2000

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

International Application No.:	PCT/US00/22503
International Filing Date:	16 August 2000
Title of Invention:	BUSINESS SYSTEM
Applicants:	Sunil V. Thakur and Zulfiqar N. Momin

Box PCT  
Commissioner for Patents  
Washington, D.C. 20231

**RESPONSE TO INVITATION TO CORRECT DEFECTS IN  
INTERNATIONAL APPLICATION**

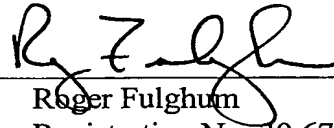
In response to the Invitation to Correct Defects dated September 13, 2000, enclosed herewith is a Power of Attorney executed by each of the applicants: Sunil V. Thakur and Zulfiqar N. Momin.

Also in response to the Invitation to Correct Defects dated September 13, 2000, enclosed herewith are ten (10) replacement sheets of formal drawings for filing with respect to the above-captioned international application. Please replace the seven (7) original sheets of drawings with the submitted ten (10) replacement sheets of drawings. The defects in the original drawings that were noted in Annex C1 of the Invitation to Correct Defects have been corrected in the replacements sheets of formal drawings.

Respectfully submitted,

BAKER BOTTS L.L.P.

By:



Roger Fulghum

Registration No. 39,678

Baker Botts L.L.P.  
One Shell Plaza  
910 Louisiana  
Houston, Texas 77002-04995  
Tel: (713) 229-1707  
Fax: (713) 229-2707

Enclosures: General Powers of Attorney (2 pages)  
Formal drawing sheets (10 sheets)

FIG. 1

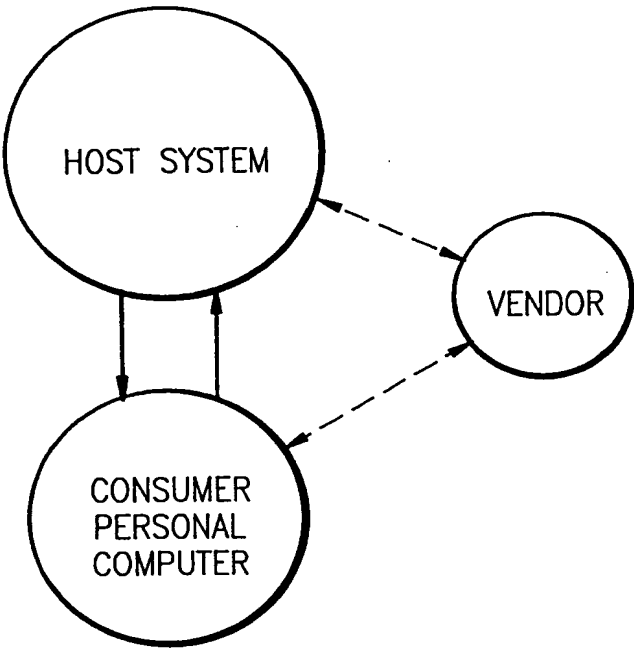


FIG. 2

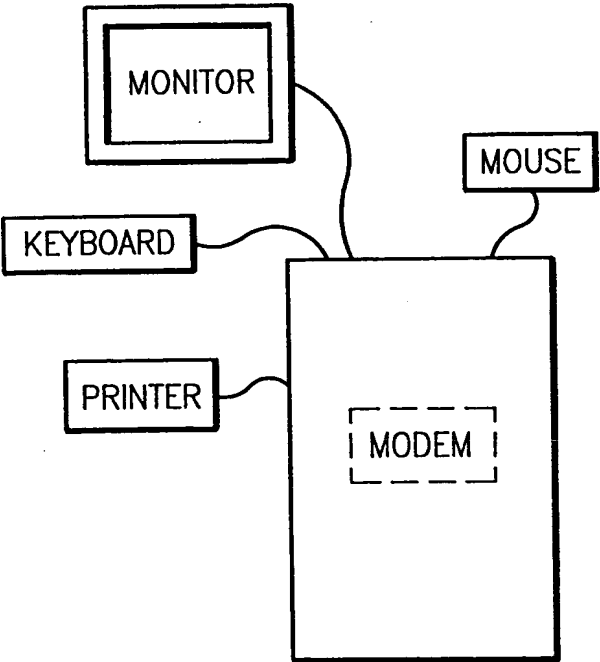


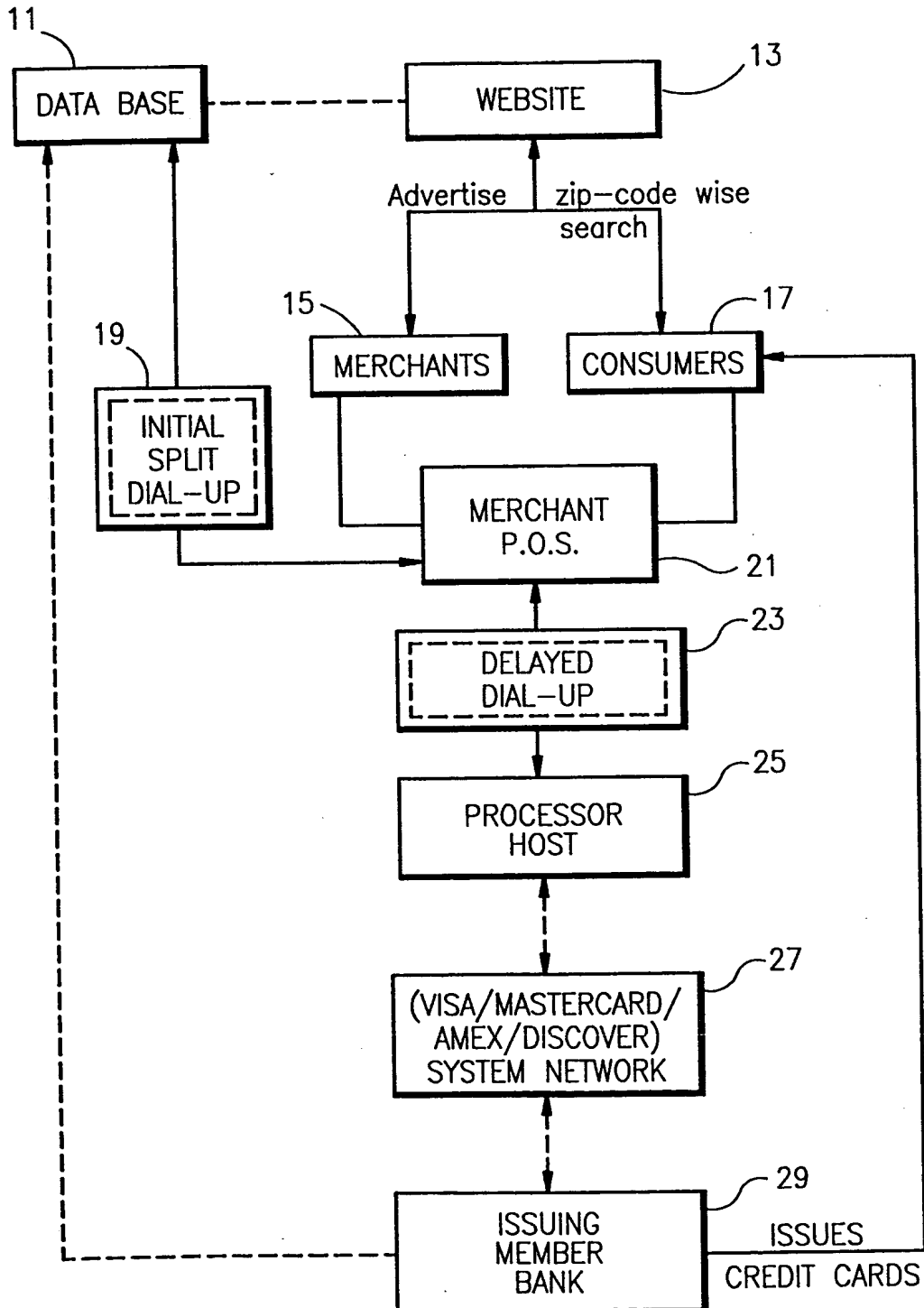
FIG. 3

INDEX  
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GROCERY  
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Randall's  
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2/10

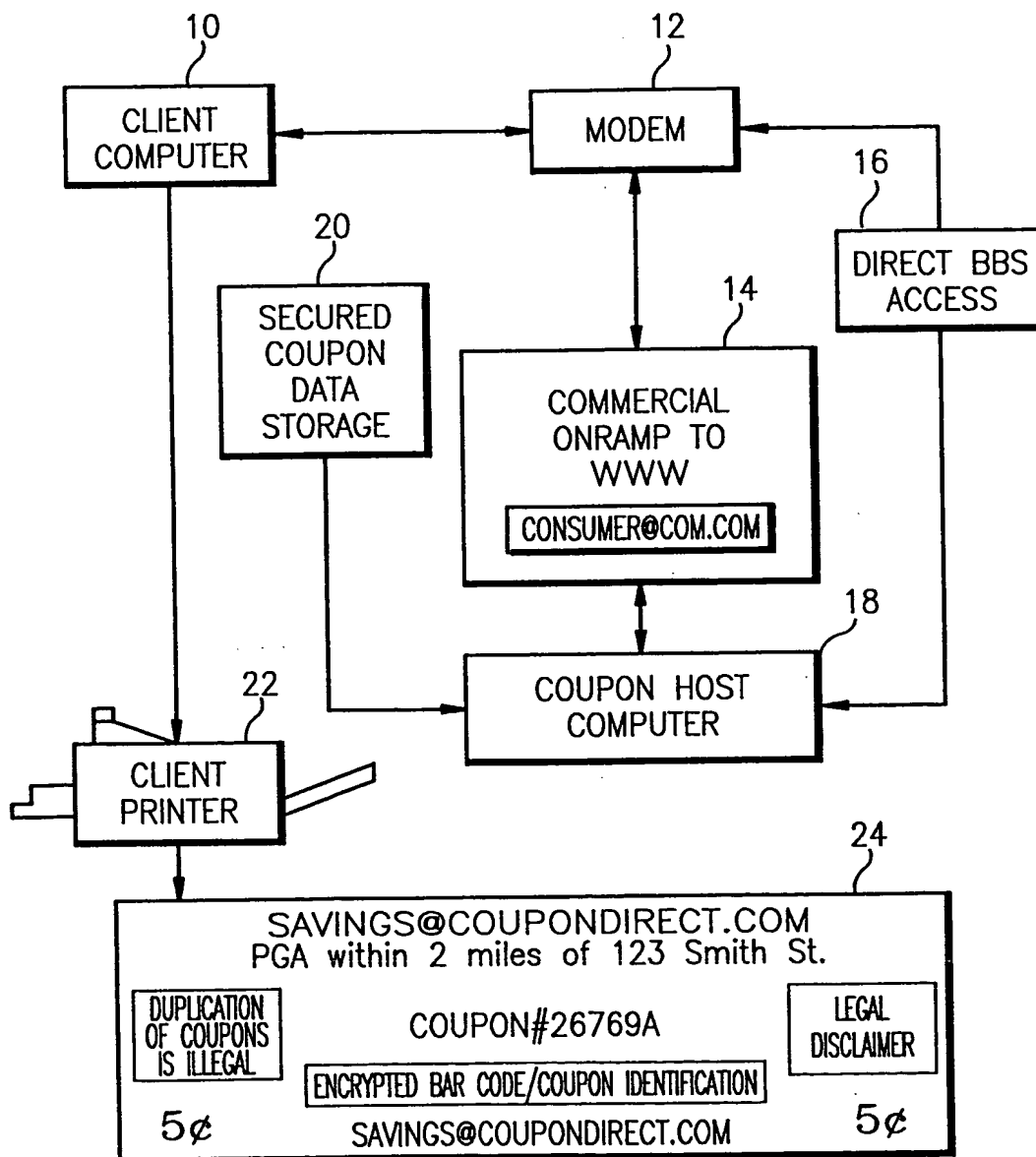
FIG. 1A

## FUTUREWARDS.COM-BUSINESS MODEL



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FIG. 4



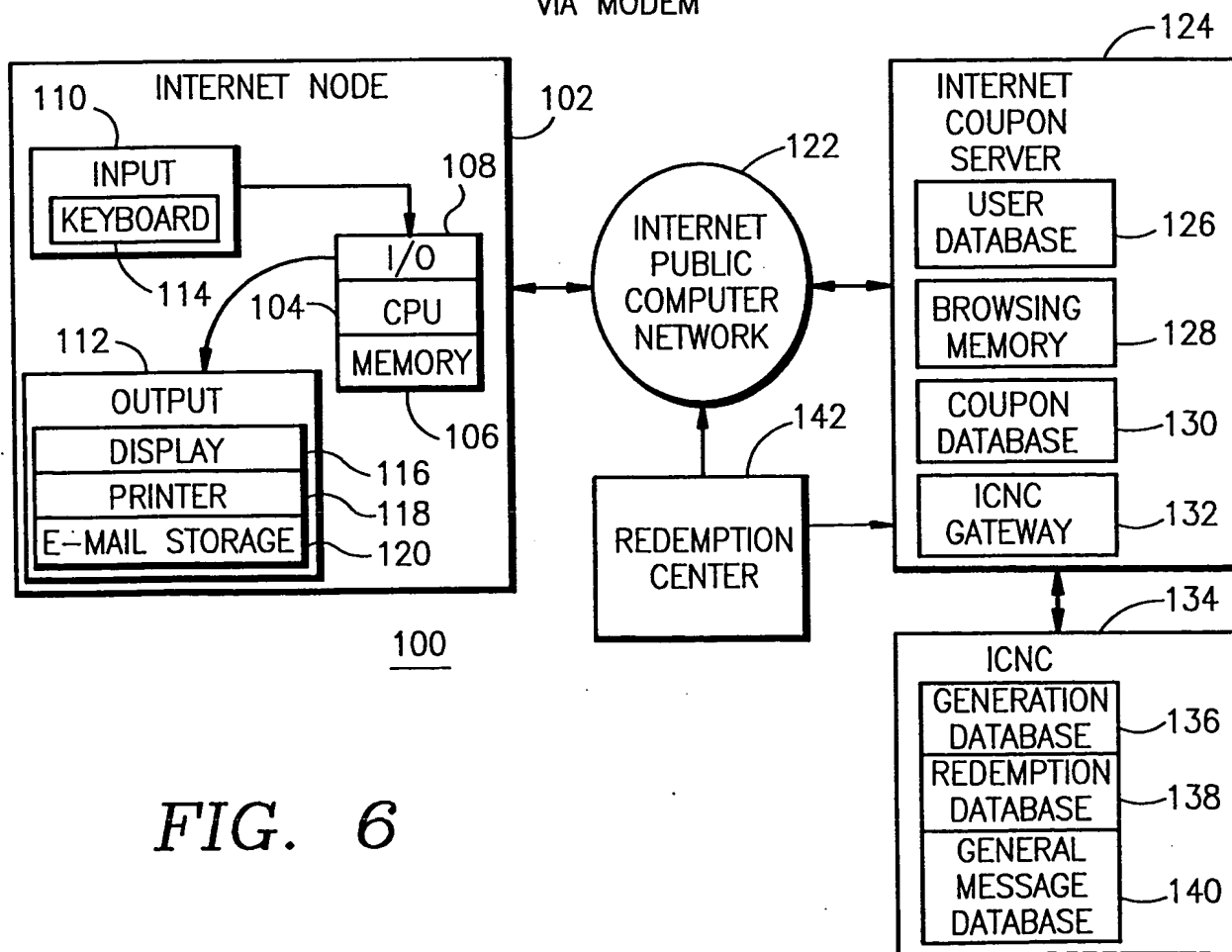
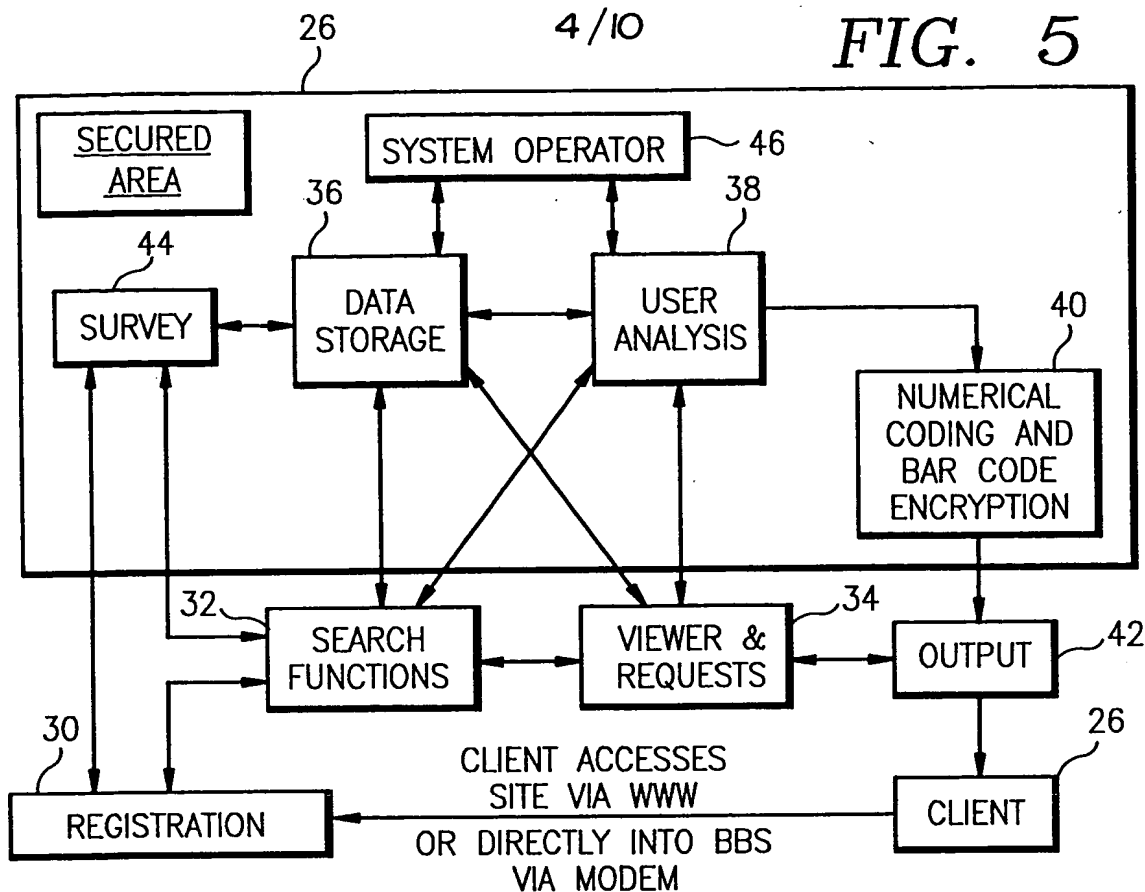
**FIG. 6**

FIG. 7

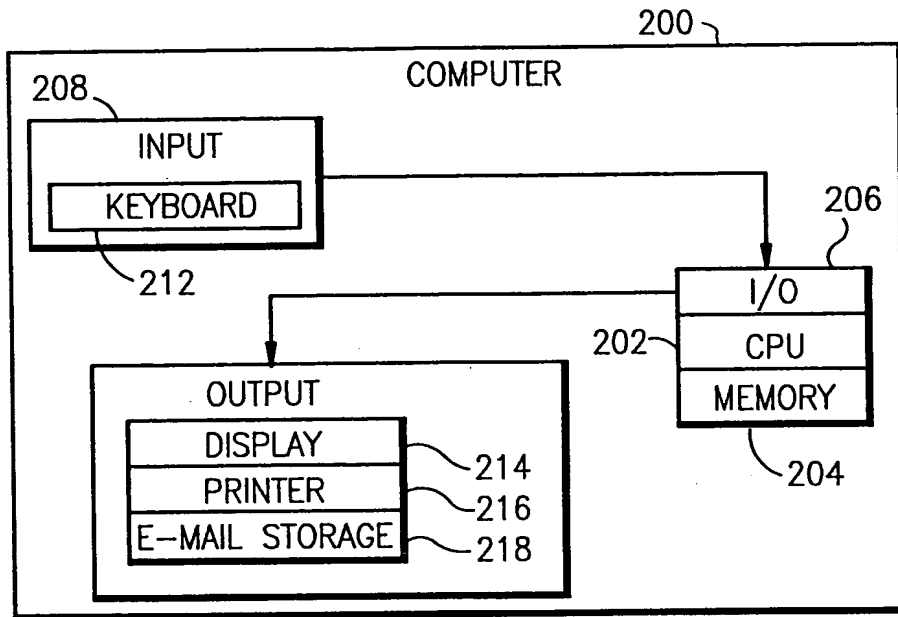


FIG. 8

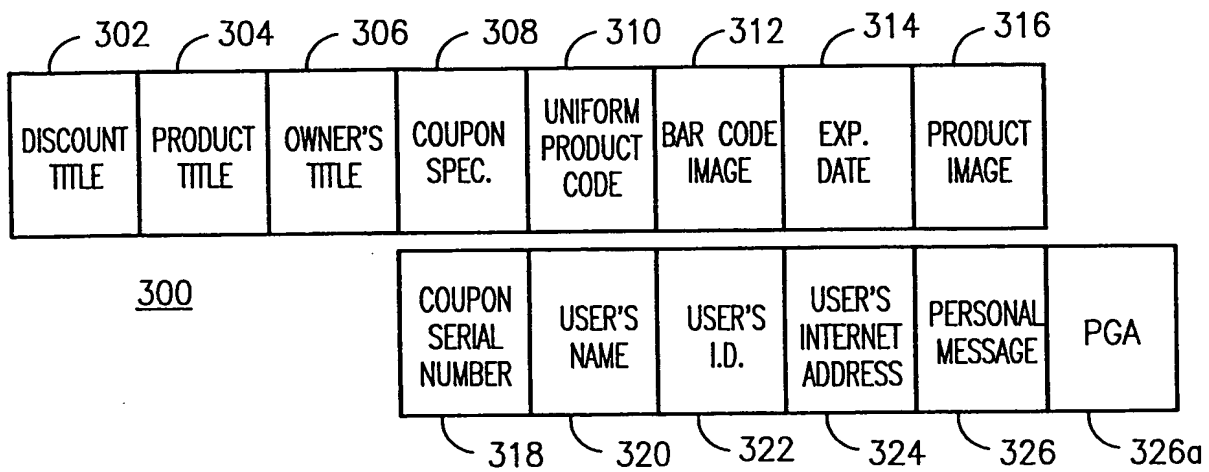
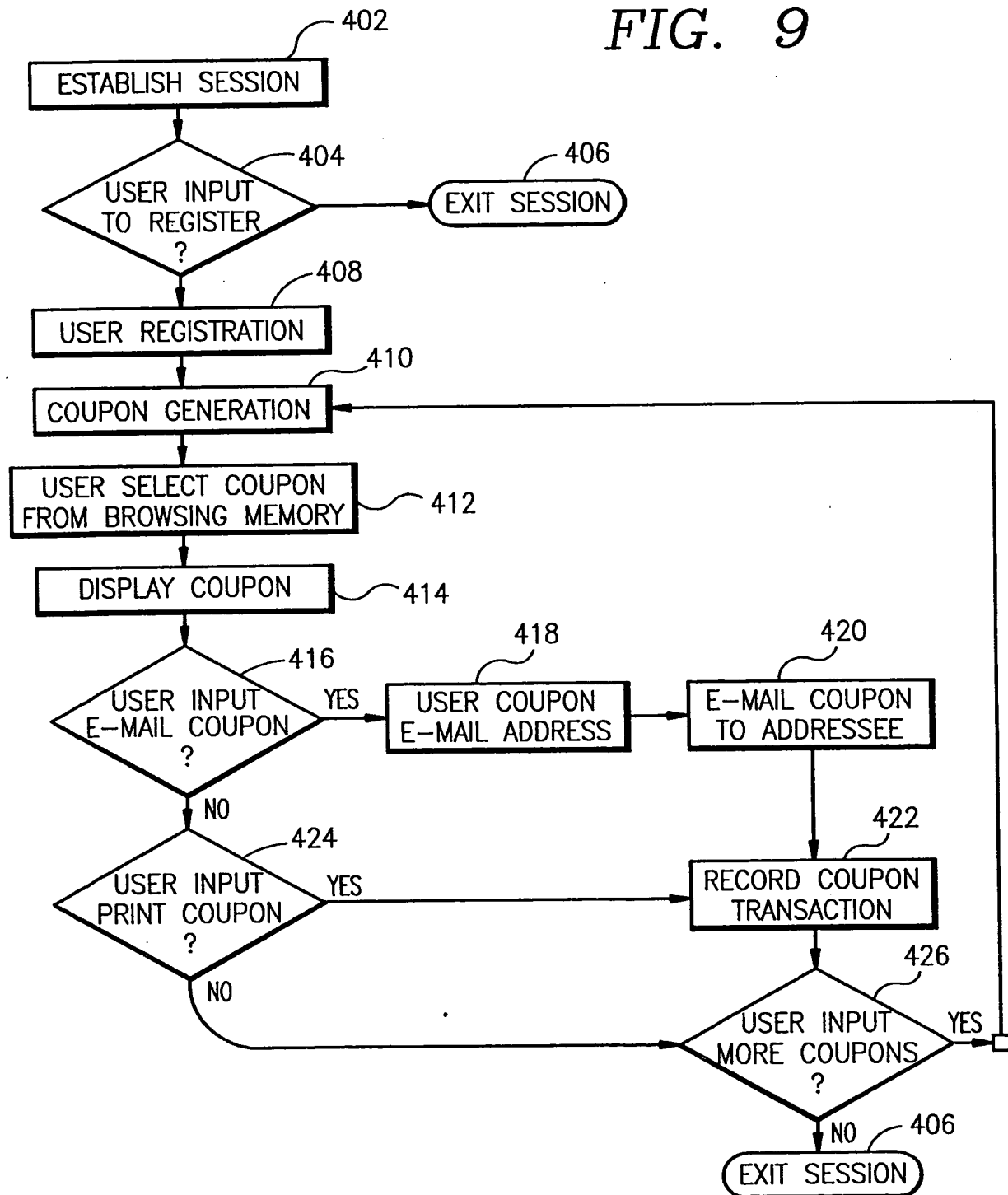


FIG. 9



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FIG. 10

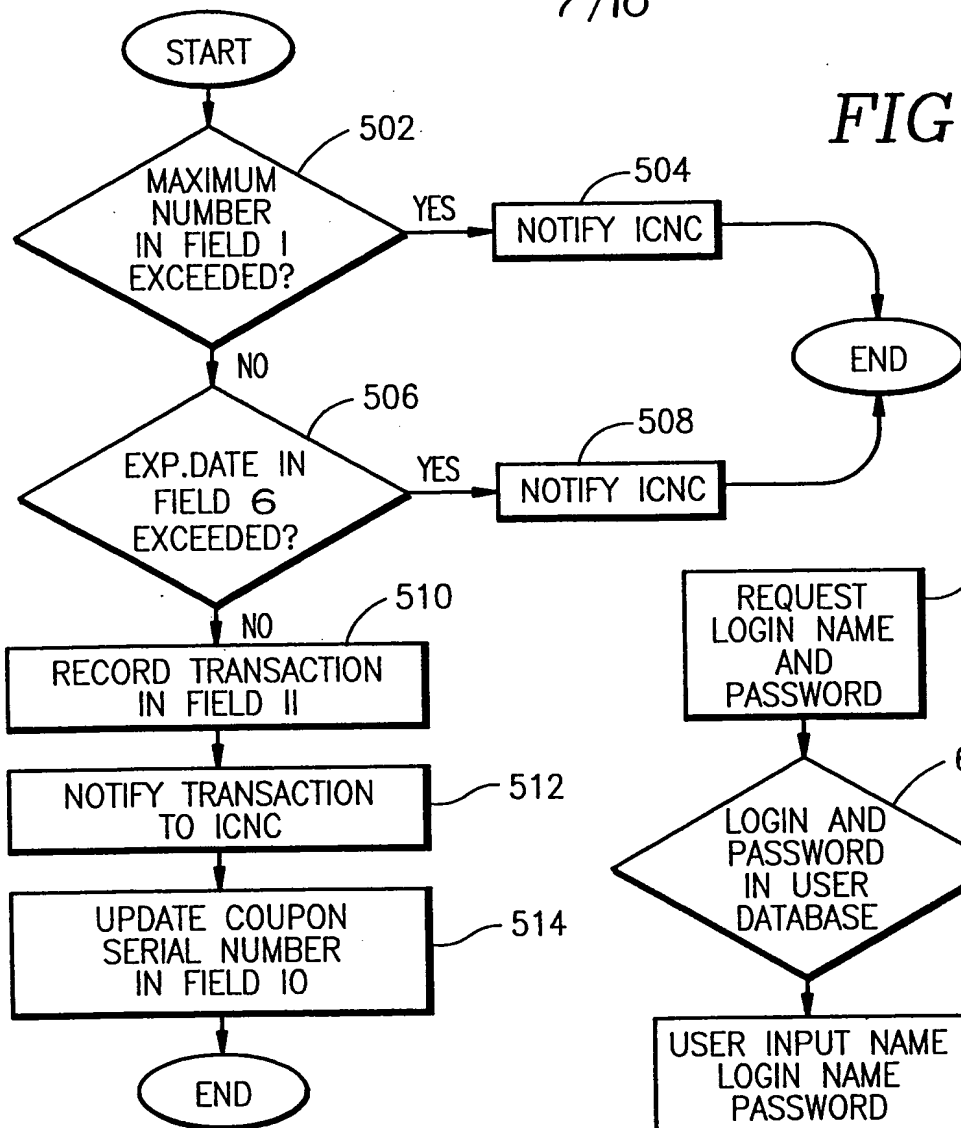


FIG. 11

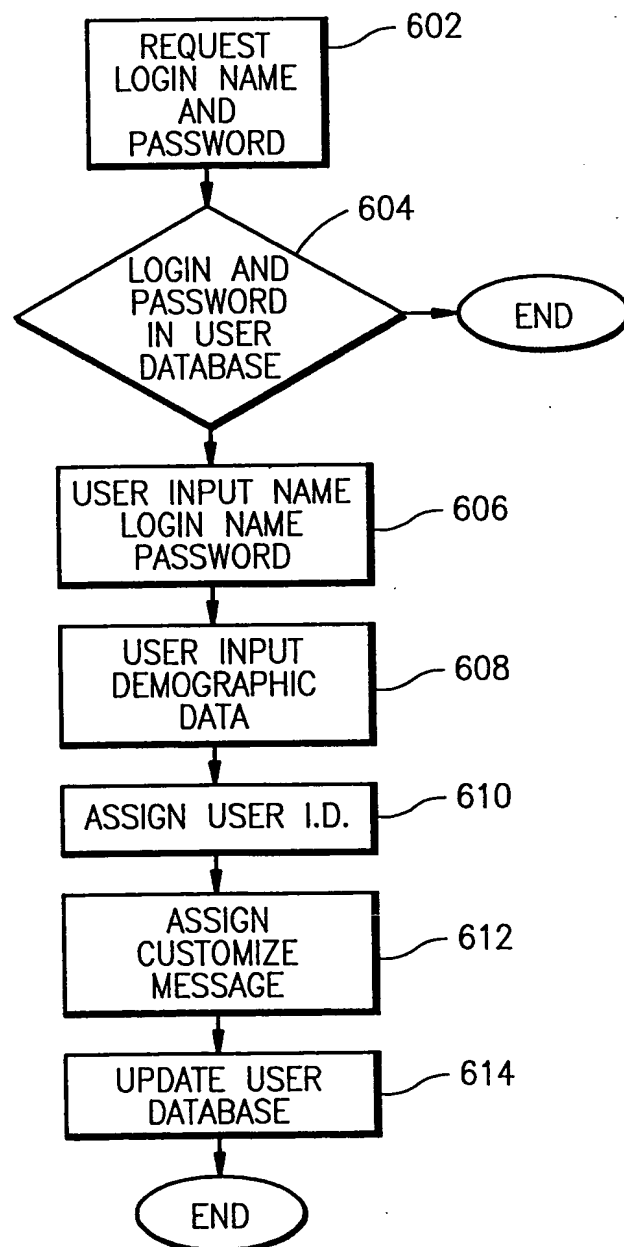


FIG. 12

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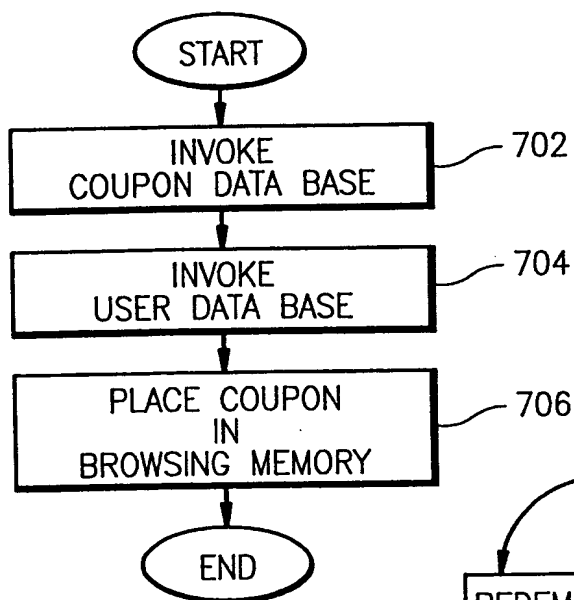


FIG. 14

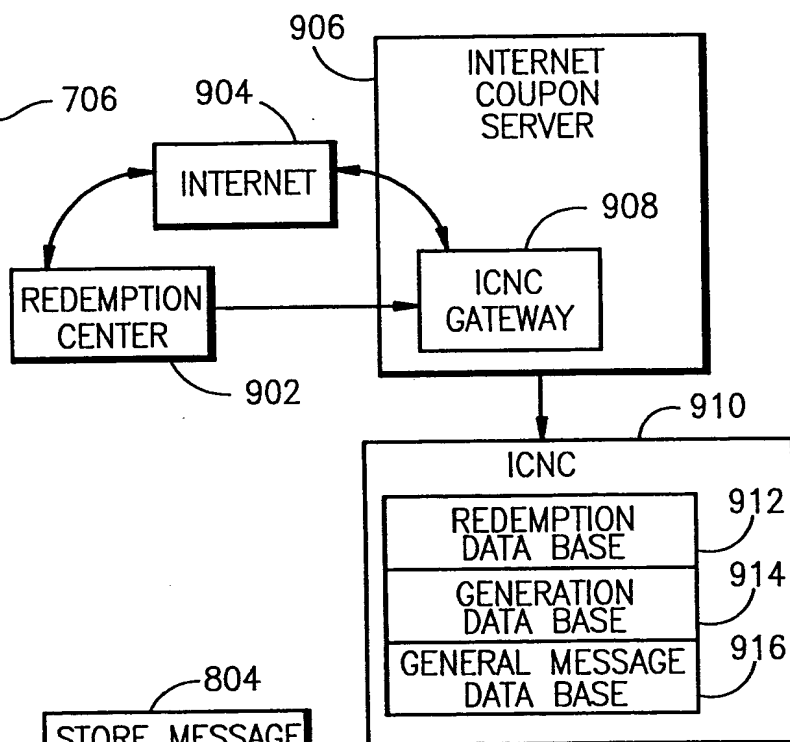


FIG. 13

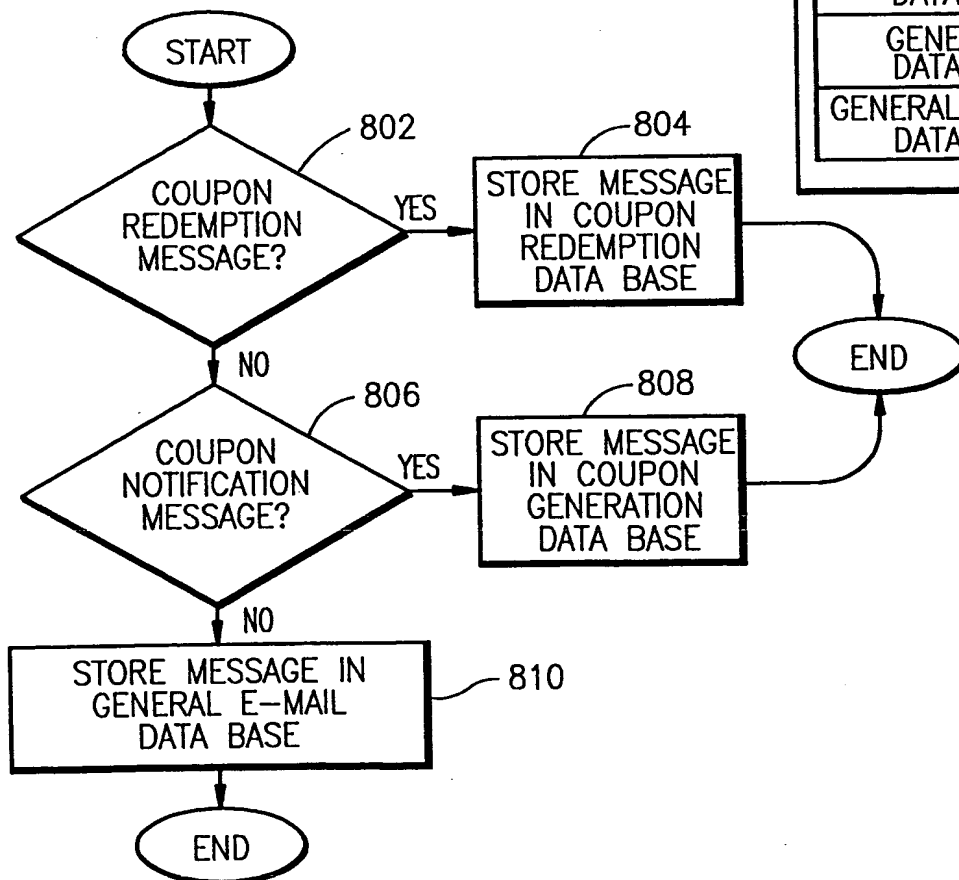
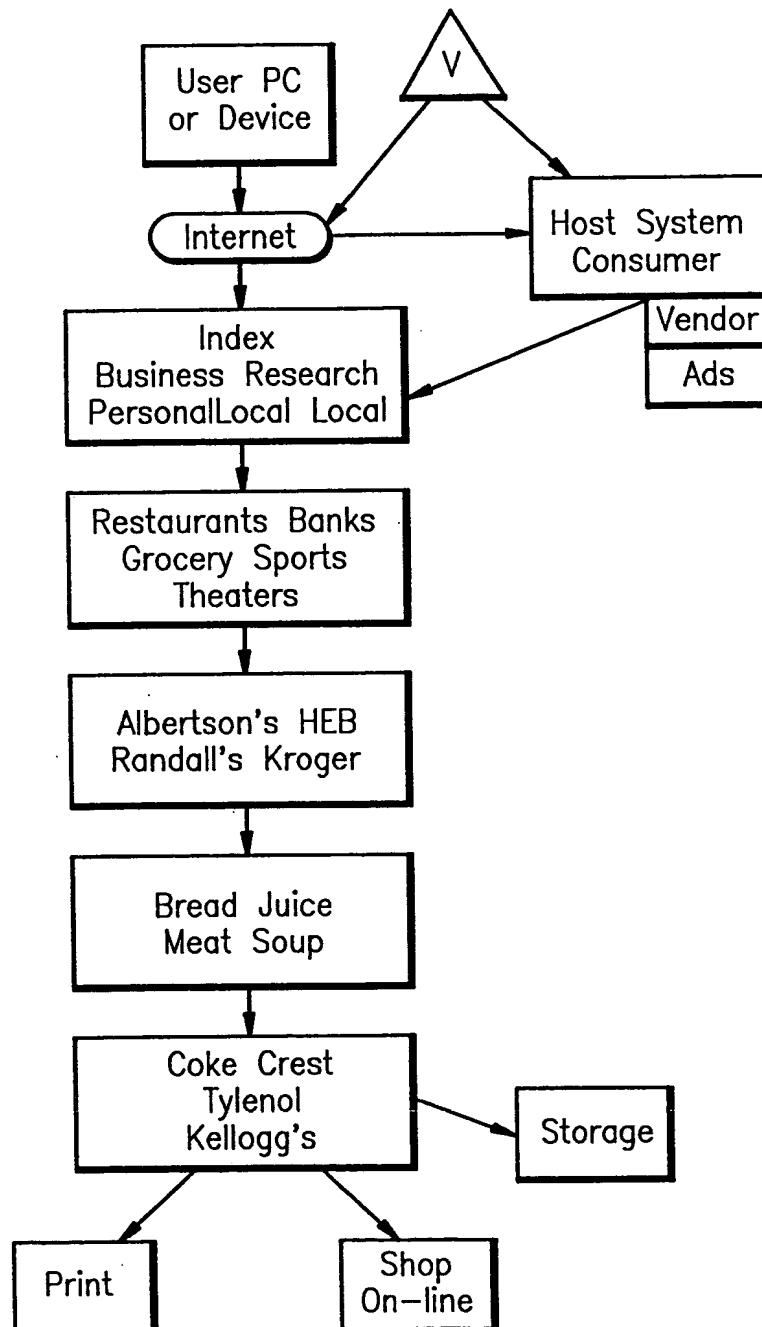


FIG. 15



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FIG. 16

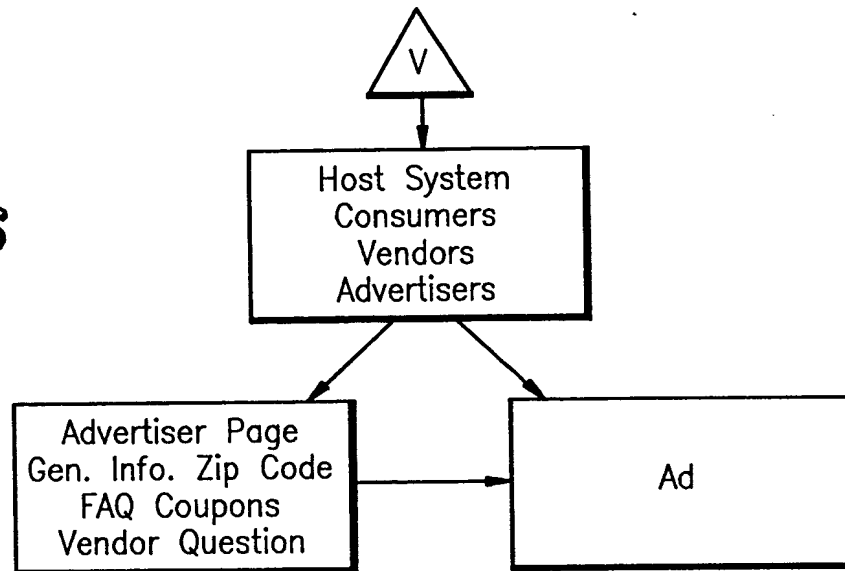


FIG. 17

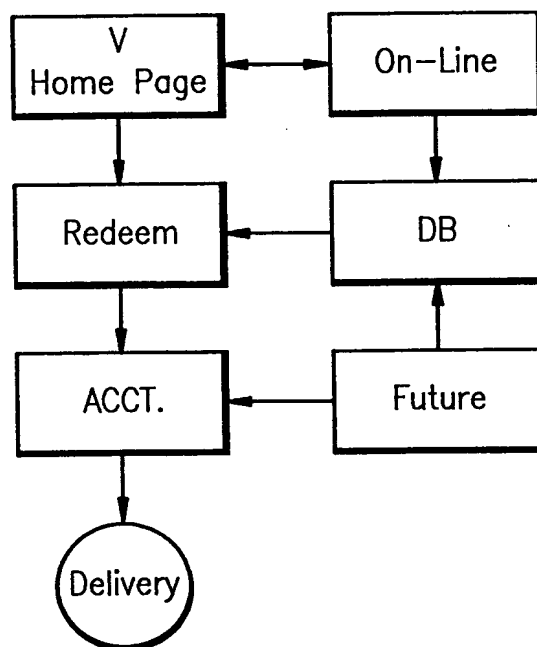
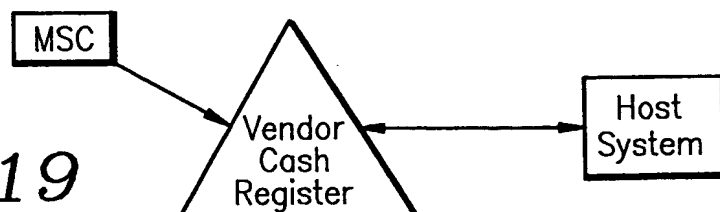


FIG. 18



FIG. 19



# PCT

## GENERAL POWER OF ATTORNEY

(for several international applications filed under the Patent Cooperation Treaty)

(PCT Rule 90.5)

The undersigned person(s):

(Family name followed by given name; for a legal entity, full official designation. The address must include postal code and name of country.)

MOMIN, Zulficar Noormohammed  
1201 Dulles Avenue, Apartment 5105  
Stafford, Texas 77477  
United States of America

hereby appoint(s) the following person as:



agent



common representative

### Name and address

(Family name followed by given name; for a legal entity, full official designation. The address must include postal code and name of country.)

PARTRIDGE, Scott F.; MILLS, Jerry W.; MEEK, Kevin J.; FELGER, Thomas R.; NEUNER, Robert; LUKIN, Mitchell D.; WILSON, Michael E.; FULGHUM, Roger J.; COOKE, Claude E., Jr.; HAWES, Michael A.; LOCKLAR, Michael G.; SZANTO, Melissa; WITTE, Alan G.; SUNTHARAM, Khannan; and ARPIN, James B.

All attorneys are members of the firm:

BAKER BOTTS L.L.P.

One Shell Plaza

910 Louisiana

Houston, Texas 77002-4995

United States of America

to represent the undersigned before



all the competent International Authorities



the International Searching Authority only



the International Preliminary Examining Authority only

in connection with any and all international applications filed by the undersigned with the following Office

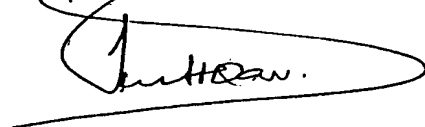
US

as receiving Office

and to make or receive payments on behalf of the undersigned.

Signature(s) (where there are several persons, each of them must sign; next to each signature, indicate the name of the person signing and the capacity in which the person signs, if such capacity is not obvious from reading this power):

Zulficar Noormohammed MOMIN



Date:

9-28-00

# PCT

## GENERAL POWER OF ATTORNEY

(for several international applications filed under the Patent Cooperation Treaty)

(PCTRule90.5)

The undersigned person(s):

(Family name followed by given name; for a legal entity, full official designation. The address must include postal code and name of country.)

THAKUR, Sunil Vasantrao  
18711 Timber Twist Drive  
Humble, Texas 77346  
United States of America

hereby appoint(s) the following person as:



agent



common representative

### Name and address

(Family name followed by given name; for a legal entity, full official designation. The address must include postal code and name of country.)

PARTRIDGE, Scott F.; MILLS, Jerry W.; MEEK, Kevin J.; FELGER, Thomas R.; NEUNER, Robert; LUKIN, Mitchell D.; WILSON, Michael E; FULGHUM, Roger J.; COOKE, Claude E., Jr.; HAWES, Michael A.; LOCKLAR, Michael G.; SZANTO, Melissa; WITTE, Alan G.; SUNTHARAM, Khannan; and ARPIN, James B.

All attorneys are members of the firm:

BAKER BOTTS L.L.P.

One Shell Plaza

910 Louisiana

Houston, Texas 77002-4995

United States of America

to represent the undersigned before



all the competent International Authorities



the International Searching Authority only



the International Preliminary Examining Authority only

in connection with any and all international applications filed by the undersigned with the following Office

US

as receiving Office

and to make or receive payments on behalf of the undersigned.

Signature(s) (where there are several persons, each of them must sign; next to each signature, indicate the name of the person signing and the capacity in which the person signs, if such capacity is not obvious from reading this power);

Sunil Vasantrao THAKUR



Date:

09/28/2000

Fig. 1

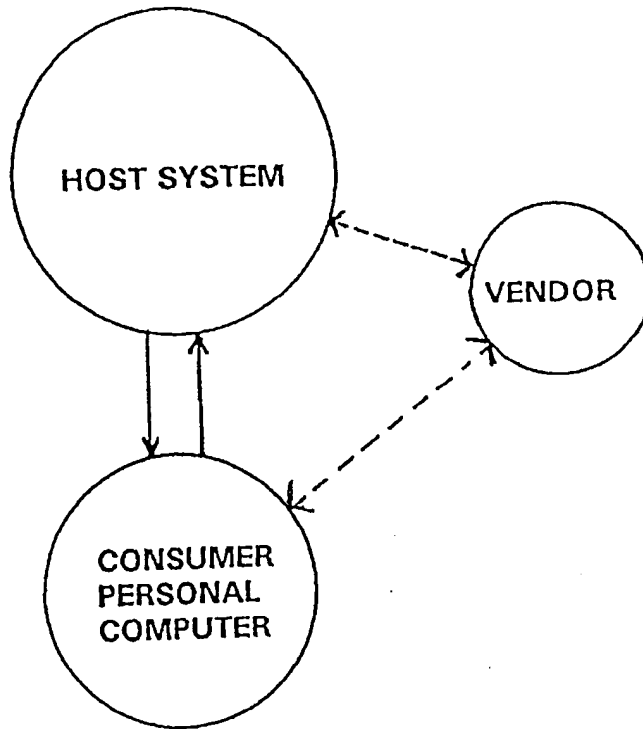


Fig. 2

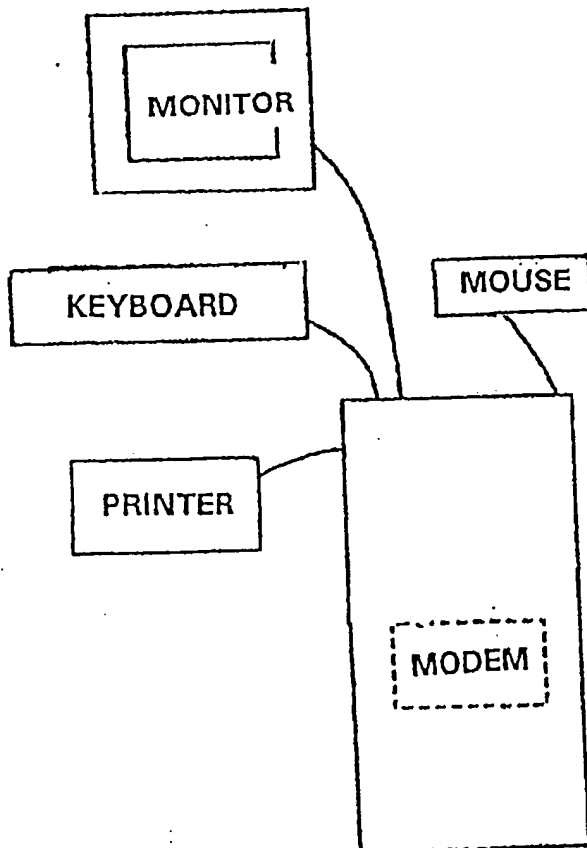


Fig. 3

INDEX

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 GROCERY  
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 Randall's  
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FUTUREWARDS.COM - BUSINESS MODEL

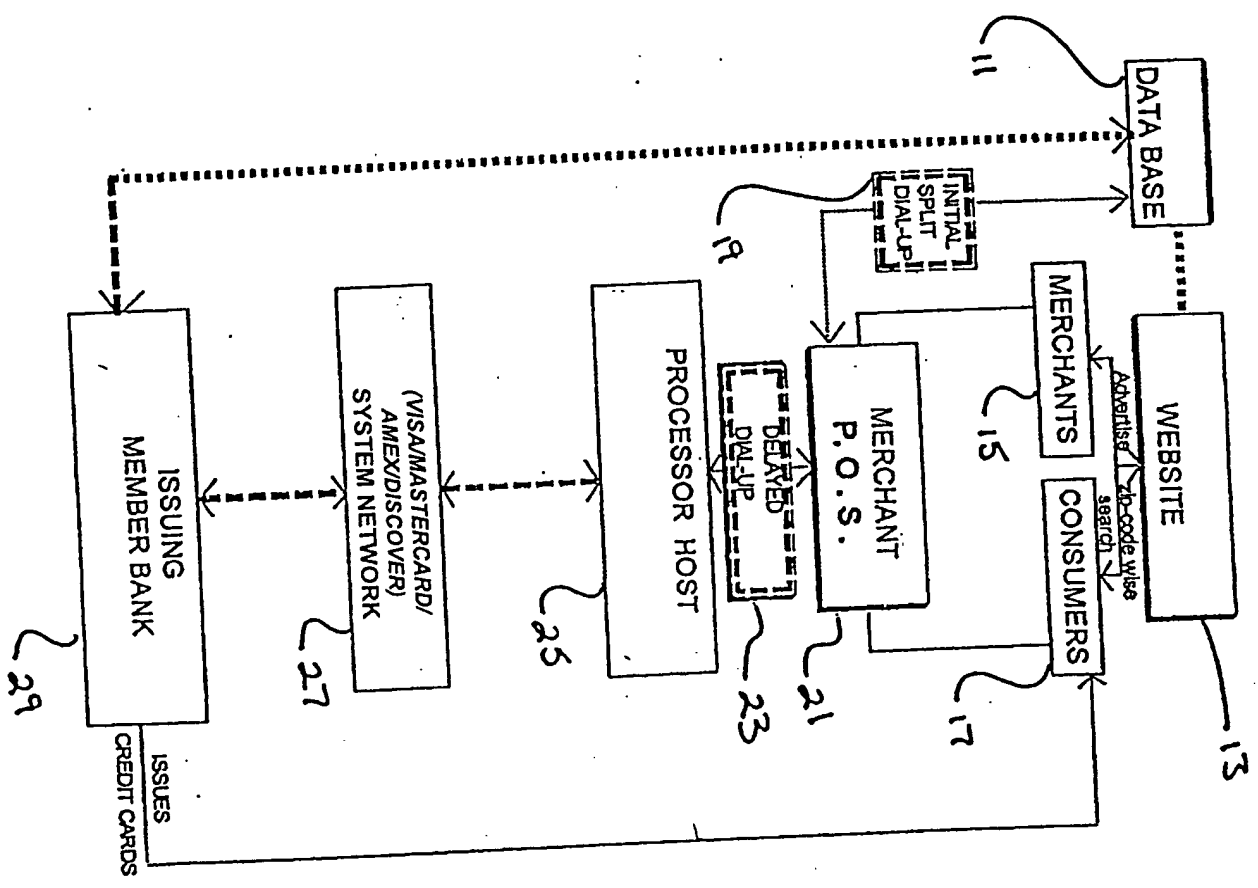


Fig. 1A

Fig. 4

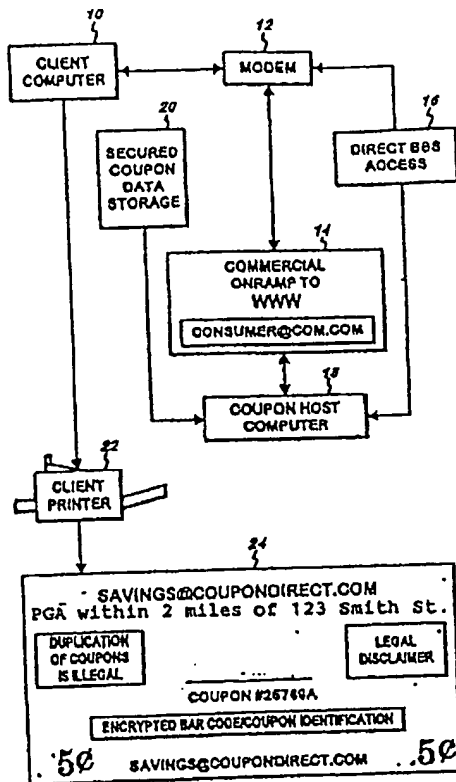
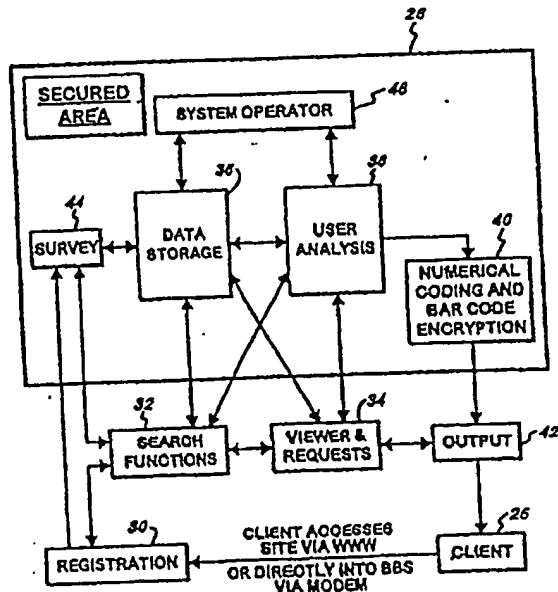


Fig. 5



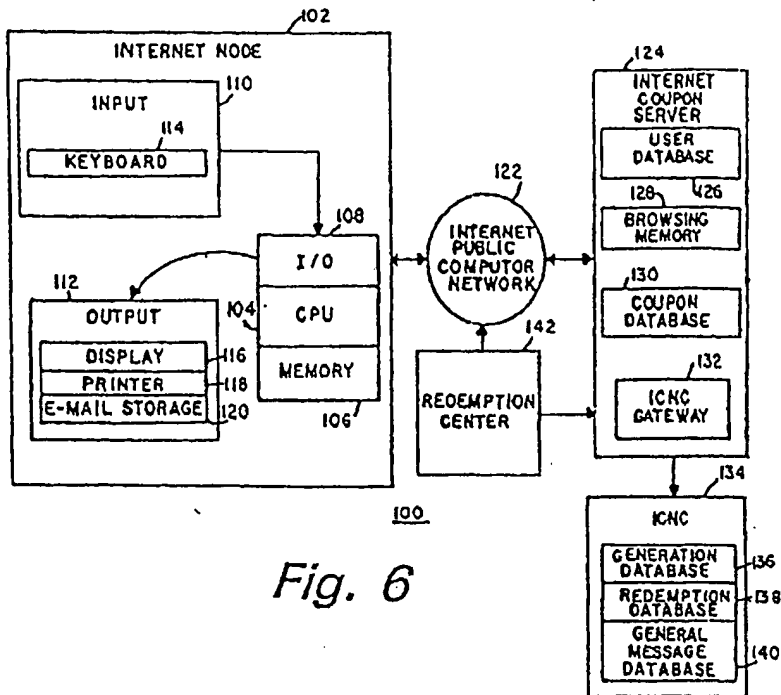


Fig. 6

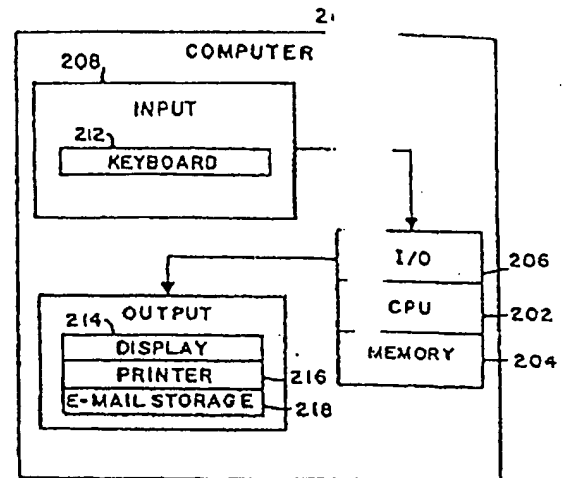


Fig. 7

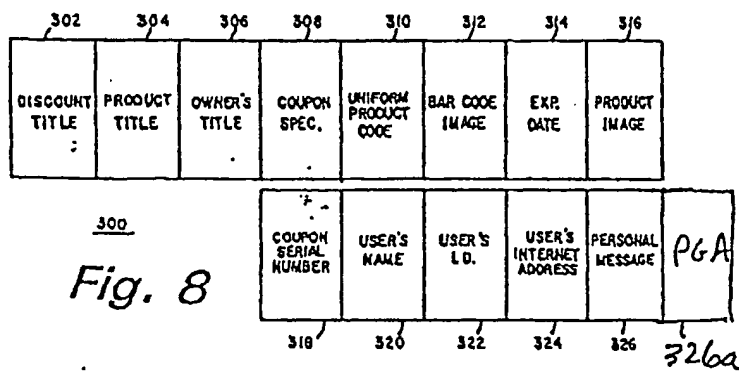


Fig. 8

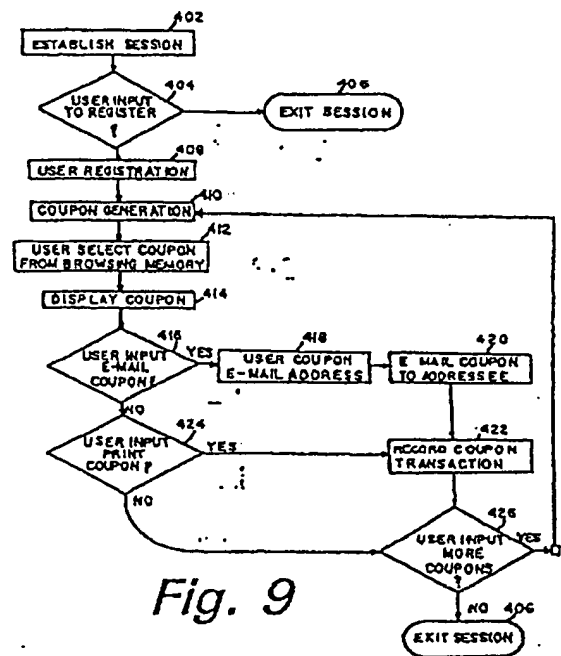


Fig. 9

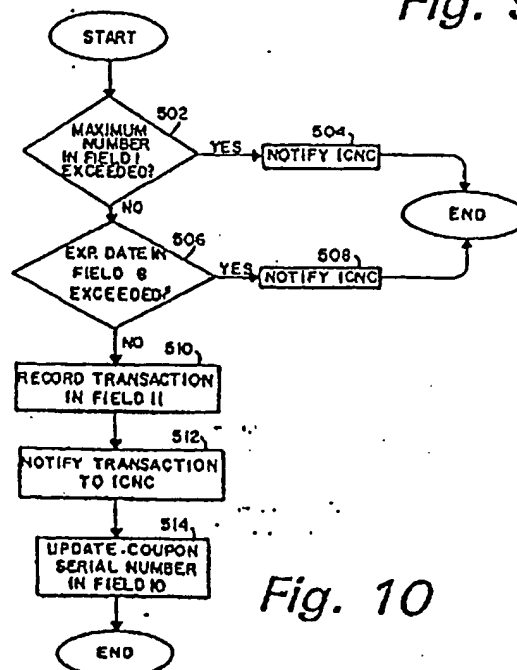


Fig. 10

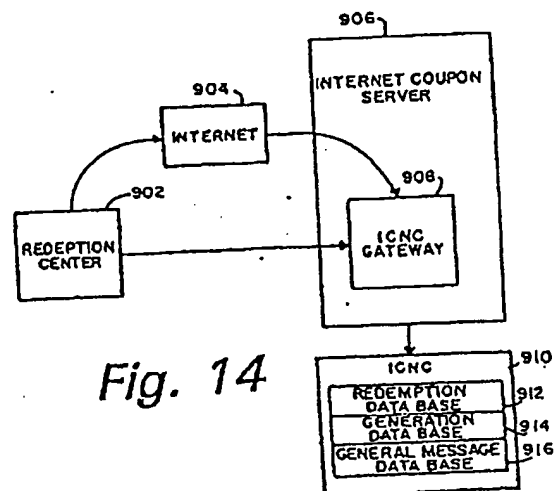
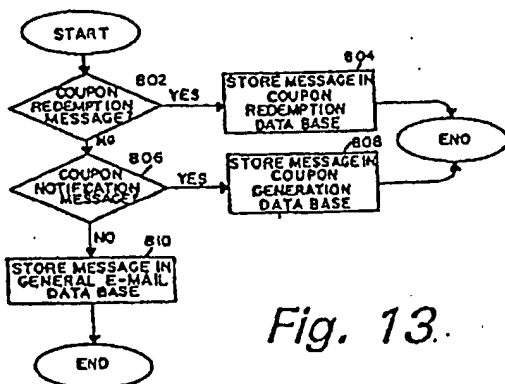
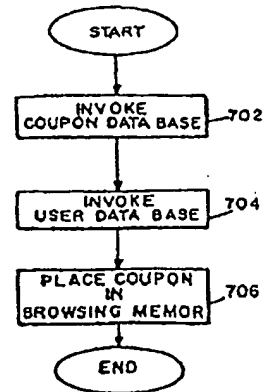
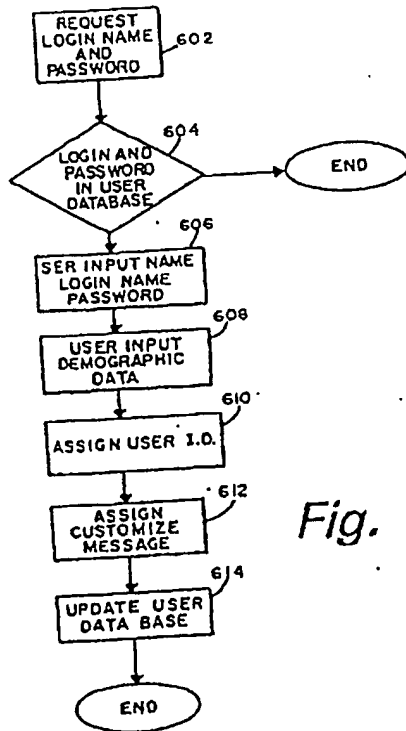


Fig. 15

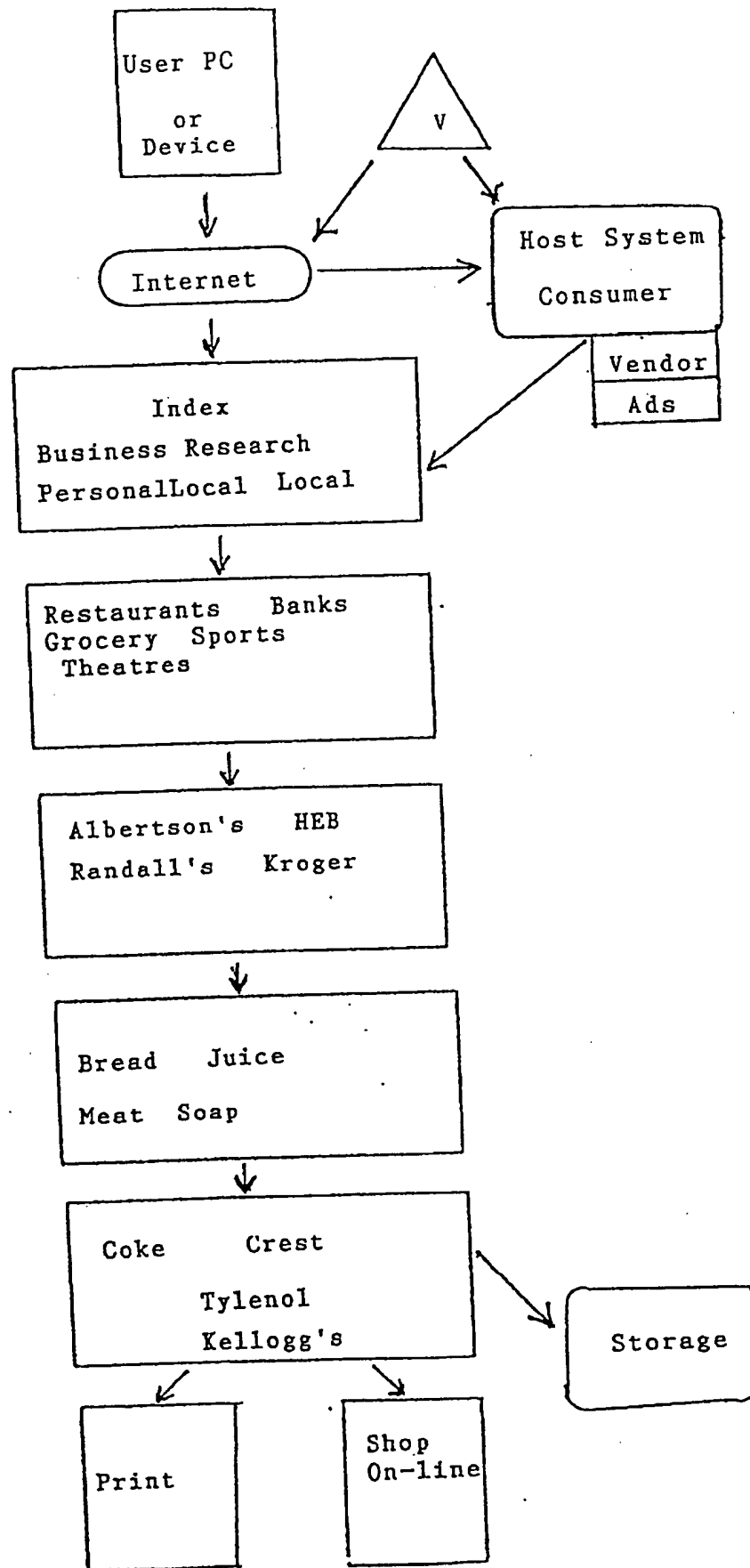


Fig. 16

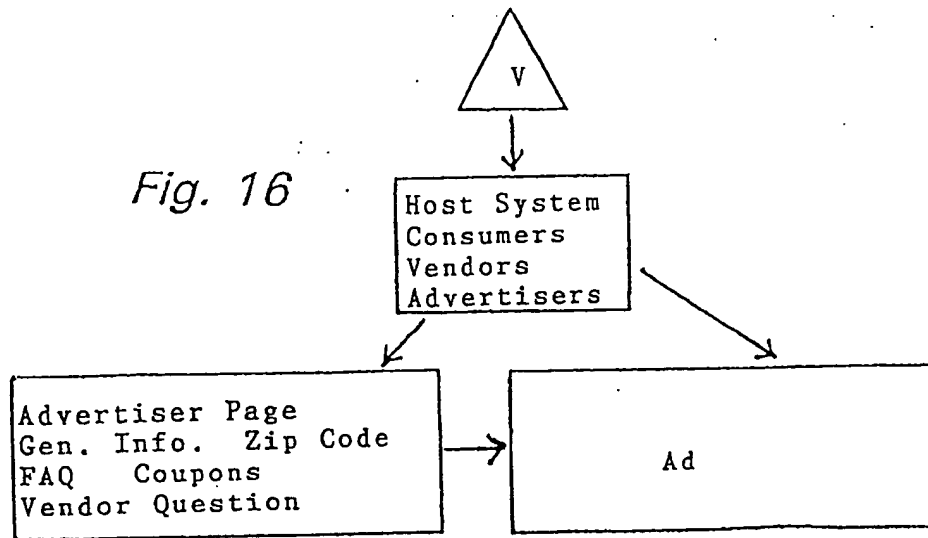


Fig. 17

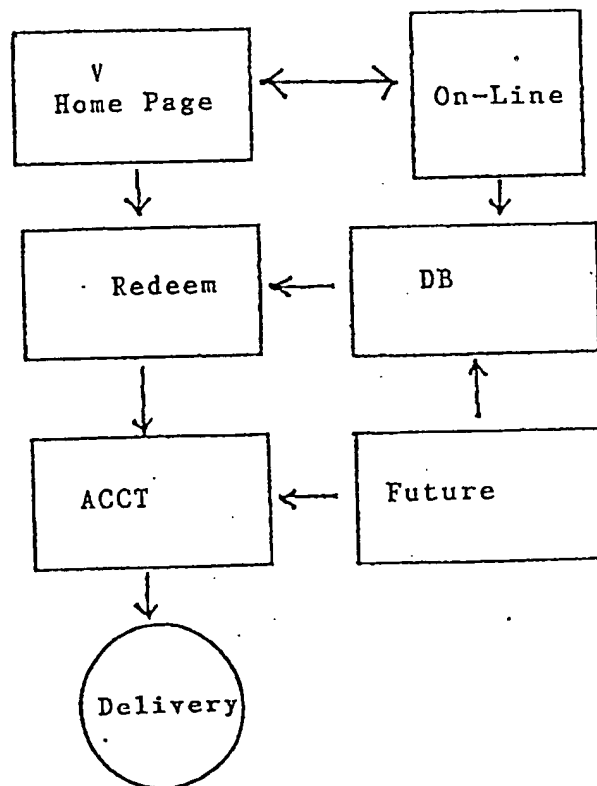


Fig 18

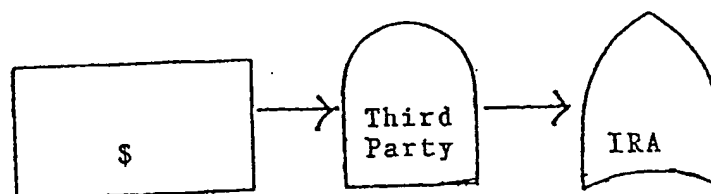


Fig. 19

